



Treating customers fairly: An opportunity – not a cost

Mr Stephen Rosling from TCF Consulting Ltd introduces the concept of “conduct risk”, an emerging term that is an evolution of the principles of treating customers fairly. It is good business to have good conduct and to develop a good reputation. It also puts you on the right side with the regulators. So this behaviour is an opportunity and not a cost.



With consumer protection reforms beginning to taking hold across the globe, the C-suite and Boards of Directors are beginning to take notice of how they are being evaluated for their actions (or inaction). Some executives may be anxious or even panicky due to recent headlines surrounding fines relating to, ultimately, the poor treatment of customers. No executive wants to wake up to find his company's name, let alone his own name, splashed across the morning newspaper headlines.

To help prevent this situation from happening, what approach do you use to manage and balance corporate behaviour before it is time to panic?

It's really all about managing “conduct risk”

Focus is on the customer

In the financial regulatory domains, the concept of “conduct risk” is an emerging term that many see as an evolution of the principles of “treating customers fairly”.

While conduct risk is being discussed and debated within business circles across the globe, the term itself has no universally agreed upon definition. Perhaps this is because defining what constitutes fairness, good conduct or what “good enough governance” entails can be so arbitrary and broad to

a financial institution's various stakeholders. What is clear however, is that the clear focus of these regulatory changes is the “customer” – the person who buys and uses the insurance product.

Even without a consensus on a clear meaning of these terms, there does seem to be some converging agreement on what forms the basis of the conduct risk construct.

According to a recent survey of financial institutions sponsored by Thomson Reuters Accelus group, conduct risk encompasses the broad categories of:

- An organisation's culture;
- Corporate governance;
- Conflicts of interest; and
- Reputation.

Other international bodies groups such as the Organization for Economic Co-operation and Development (OECD) and the Financial Stability Board (FSB) take a more focussed view and relate the concept of conduct risk to a principle-based framework grounded on the fair treatment of customers, ie, consumer protection and consumer confidence.

Start dialogue with internal stakeholders

Whatever approach to defining conduct risk might fit your organisation's risk management structure, now may be the time to start a dialogue with internal stakeholders to get a jump start on understanding how this new phenomenon of conduct risk may affect your firm.



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**Heather Boushey,J. Bradford
DeLong,Marshall Steinbaum**



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Guide to RBI Grade B Officers Exam 2019 Phase 1 - 3rd Edition Disha Experts, 2019-09-06 **The Challenge of Independent Colleges** Christopher C. Morphew, John M. Braxton, 2017-12 Weerts Cynthia A Wells Letha Zook William T Luckey President Lindsey Wilson College *RBI Grade B Officer Phase 2 (Mains) Exam | Economic & Social Issues + Finance & Management | 1000+ Solved Objective Questions [16 Mock Test (Paper I & III)]* EduGorilla Prep Experts, 2022-08-03 Best Selling Book for RBI Grade B Officer Phase 2 Exam Mains with objective type questions as per the latest syllabus given by the RBI Compare your performance with other students using Smart Answer Sheets in EduGorilla s RBI Grade B Officer Phase 2 Exam Mains Practice Kit RBI Grade B Officer Phase 2 Exam Mains Preparation Kit comes with 16 Mock Tests Economic Social Issues Finance Management with the best quality content Increase your chances of selection by 14X RBI Grade B Officer Phase 2 Exam Mains Prep Kit comes with well structured and 100% detailed solutions for all the questions Clear exam with good grades using thoroughly Researched Content by experts **Generation Jobless?** P. Vogel, 2015-03-05 Offering guidance on the opportunities and threats for future generations and featuring interviews with business leaders this book provides a constructive look at change It directs the youth to become job creators not job seekers and to approach the corporate and political worlds with an entrepreneurial mind set *Handbook of Academic Integrity* Sarah Elaine Eaton, 2023-12-04 The book brings together diverse views from around the world and provides a comprehensive overview of academic integrity and how to create the ethical academy At the same time the Handbook does not shy away from some of the vigorous debates in the field such as the causes of academic integrity breaches There has been an explosion of interest in academic integrity in the last 20 30 years New technologies that have made it easier than ever for students to cut and paste coupled with global media scandals of high profile researchers behaving badly have resulted in the perception that plagiarism is on the rise This in combination with the massification and commercialisation of higher education has resulted in a burgeoning interest in the importance of academic integrity how to safeguard it and how to address breaches appropriately What may have seemed like a relatively easy topic to address students copying sources without attribution has in fact turned out to be a complex interdisciplinary field of research requiring contributions from linguists psychologists social scientists anthropologists teaching and learning specialists mathematicians accountants medical doctors lawyers and philosophers to name just a few Because of this broad interest and input this handbook serves as the single authoritative reference work which brings together the vast growing interdisciplinary and at times contradictory body of literature For both established researchers practitioners and those new to the field this Handbook provides a one stop shop as well as a launching pad for new explorations and discussions *After Piketty* Heather Boushey, J. Bradford DeLong, Marshall Steinbaum, 2017-05-08 Are Thomas Piketty s analyses of inequality on target Where should researchers go from here in exploring the ideas he pushed to the forefront of global conversation In *After Piketty* a cast of economists and other social

scientists tackle these questions in dialogue with Piketty in what is sure to be a much debated book in its own right

Ultimate Guide for FCI Assistant Grade - III Recruitment Exam Paper 1 & 2 Disha Experts, 2019-03-26 The book Ultimate Guide for FCI Assistant Grade III Recruitment Exam Paper 1 Comprehensive Sections on Quantitative Aptitude General Intelligence Verbal Exhaustive question bank at the end of each chapter Solutions to the questions have been provided at the end of each chapter The covers the complete syllabus of Paper 1 2 The Data Interpretation section has been provided for paper 2 Comparative Political and Economic Perspectives on the MENA Region Erdoğan, M. Mustafa, Christiansen, Bryan, 2015-12-22 The region that includes the Middle East and Northern Africa MENA faces a diverse set of cultural political and economic issues Exploring the countries that are considered to be a part of the MENA region as well as comparing this region to the rest of the developing and developed world provides essential insight into the current state of the region as well and its future outlook Comparative Political and Economic Perspectives on the MENA Region takes a critical approach to analyzing the socio economic development of the MENA Region and the role of politics and various social issues in this development Highlighting research based perspectives from global leaders on topics such as decentralization international affairs the Arab Spring foreign direct investment and education in the Middle East and Northern Africa this publication is designed for library reference section inclusion and meets the research needs of government officials professionals specializing in international business economists researchers and graduate level students in the areas of economics international politics African and Middle Eastern studies and regional development

Mathematics for Social Justice Gizem Karaali, Lily S. Khadjavi, 2021-11-15 Mathematics for Social Justice Focusing on Quantitative Reasoning and Statistics offers a collection of resources for mathematics faculty interested in incorporating questions of social justice into their classrooms The book comprises seventeen classroom tested modules featuring ready to use activities and investigations for college mathematics and statistics courses The modules empower students to study issues of social justice and to see the power and limitations of mathematics in real world contexts of deep concern The primary focus is on classroom activities where students can ask their own questions find and analyze real data apply mathematical ideas themselves and draw their own conclusions Module topics in the book focus on technical content that could support courses in quantitative reasoning or introductory statistics Social themes include electoral issues environmental justice equity inequity human rights and racial justice including topics such as gentrification partisan gerrymandering policing and more The volume editors are leaders of the national movement to include social justice material in mathematics teaching and jointly edited the earlier AMS MAA volume Mathematics for Social Justice Resources for the College Classroom Gizem Karaali is Professor of Mathematics at Pomona College She is a past chair of the Special Interest Group of the MAA on Quantitative Literacy SIGMAA QL She is one of the founding editors of The Journal of Humanistic Mathematics senior editor of Numeracy and an associate editor for The Mathematical Intelligencer she also serves on the

editorial board of the MAA's Classroom Resource Materials series Lily Khadjavi is Professor and Chair of Mathematics at Loyola Marymount University and is a past co chair of the Infinite Possibilities Conference In 2020 she was appointed by the California State Attorney General to the Racial and Identity Profiling Act Board which works with the California Department of Justice She currently serves on the editorial board of the MAA's Spectrum series and the Human Resources Advisory Committee for the Mathematical Sciences Research Institute in Berkeley

Malcolm X, 2016-05-18 In the year 2015 we remembered the 50th anniversary of Malcolm X's assassination in Harlem New York Spurred by the commitment to continue the critical work that Malcolm X began the scholars represented in the book have analysed the enduring significance of Malcolm X's life work and religious philosophy Edited by Dustin J Byrd and Seyed Javad Miri Malcolm X From Political Eschatology to Religious Revolutionary represents an important investigation into the religious and political philosophy of one of the most important African American and Muslim thinkers of the 20th century Thirteen different scholars from six different countries and various academic disciplines have contributed to our understanding of why Malcolm X is still important fifty years after his death Contributors are Syed Farid Alatas Dustin J Byrd Bethany Beyyette Louis A DeCaro Stephen C Ferguson William David Hart John H McClendon Seyed Javad Miri John Andrew Morrow Emin Poljarevic Rudolf J Siebert Nuri Tinaz and Yolanda Van Tilborgh

World Population & Human Capital in the Twenty-First Century Wolfgang Lutz, William P. Butz, Samir KC, 2017-10-20 Condensed into a detailed analysis and a selection of continent wide datasets this revised edition of World Population Human Capital in the Twenty First Century addresses the role of educational attainment in global population trends and models Presenting the full chapter text of the original edition alongside a concise selection of data it summarizes past trends in fertility mortality migration and education and examines relevant theories to identify key determining factors Deriving from a global survey of hundreds of experts and five expert meetings on as many continents World Population Human Capital in the Twenty First Century An Overview emphasizes alternative trends in human capital new ways of studying ageing and the quantification of alternative population and education pathways in the context of global sustainable development It is an ideal companion to the county specific online Wittgenstein Centre Data Explorer

Minerals Yearbook, 2014

The Struggle to Reform Our Colleges Derek Bok, 2017-09-05 Why efforts to improve American higher educational attainment haven't worked and where to go from here During the first decade of this century many commentators predicted that American higher education was about to undergo major changes that would be brought about under the stimulus of online learning and other technological advances Toward the end of the decade the president of the United States declared that America would regain its historic lead in the education of its workforce within the next ten years through a huge increase in the number of students earning quality college degrees Several years have elapsed since these pronouncements were made yet the rate of progress has increased very little if at all in the number of college graduates or the nature and quality of the education they receive In *The Struggle to Reform Our Colleges* Derek Bok seeks to

explain why so little change has occurred by analyzing the response of America's colleges, the influence of students, employers, foundations, accrediting organizations and government officials and the impact of market forces and technological innovation. In the last part of the book Bok identifies a number of initiatives that could improve the performance of colleges and universities. The final chapter examines the process of change itself and describes the strategy best calculated to quicken the pace of reform and enable colleges to meet the challenges that confront them.

Routledge Handbook of Nuclear Proliferation and Policy Joseph Pilat, Nathan Busch, 2015-05-15 This new Handbook is a comprehensive examination of the rich and complex issues of nuclear proliferation in the early 21st century. The future of the decades-long effort to prevent the further spread of weapons of mass destruction is at a crossroads today. If international nonproliferation efforts are to be successful, an integrated multi-tiered response will almost certainly be necessary. A serious, thorough and clear-eyed examination of the range of threats, challenges and opportunities facing the international community is a necessary first step. This Handbook, which presents the most up-to-date analysis and policy recommendations on these critical issues by recognized leading scholars in the field, intends to provide such an examination. The volume is divided into three major parts. Part I presents detailed threat assessments of proliferation risks across the globe, including specific regions and countries. Part II explains the various tools developed by the international community to address these proliferation threats. Part III addresses the proliferation risks and political challenges arising from nuclear energy production, including potential proliferation by aspiring states and nonstate groups. This Handbook will be of great interest to students and practitioners of nuclear proliferation, arms control, global governance, diplomacy and global security and IR generally.

Global Perspectives on Changing Secondhand Economies Karen Tranberg Hansen, Jennifer Le Zotte, 2022-02-23 Providing interdisciplinary and global perspectives, this book examines historical and contemporary changes in secondhand economies, including the emergence and specialization of secondhand venues, the materials involved as well as the cultural significance of secondhand things and the professions associated with them. The objects in focus range from used clothing, scrap and waste materials to antiques and used cars, thrift stores and circular economies. Growing concerns with sustainability in the West have helped bring about the rediscovery of practices of clothing re-use, re-purposing and re-cycling at the same time as major high street retailers are establishing programs to return used clothing to their stores for re-sale or recycling. As the contributions to this edited volume demonstrate, recent concerns with the fast pace and adverse effects of global commodity flows have increased the scholarly attention to secondhand economies both in terms of their history and their significance for livelihoods and sustainability. The chapters in this book were originally published as a special issue of the journal *Business History*.

Proceedings of the 2022 International Conference on Economics, Smart Finance and Contemporary Trade (ESFCT 2022) Faruk Balli, Au Yong Hui Nee, Sikandar Ali Qalati, 2023-12-19 This is an open access book. As a leading role in the global megatrend of scientific innovation, China has been creating a more and more open environment for scientific innovation.

increasing the depth and breadth of academic cooperation and building a community of innovation that benefits all Such endeavors are making new contributions to the globalization and creating a community of shared future To adapt to this changing world and China's fast development in the new era The 2022 International Conference on Economics Smart Finance and Contemporary Trade to be held in July 2022 This conference takes bringing together global wisdom in scientific innovation to promote high quality development as the theme and focuses on cutting edge research fields including Economics Smart Finance and Contemporary Trade This conference aims to boost development of the Greater Bay Area expand channels of international academic exchange in science and technology build a sharing platform of academic resources promote scientific innovation on the global scale strengthen academic cooperation between China and the outside world enhance development of new energy and materials and IT AI and biomedicine industries It also aims to encourage exchange of information on frontiers of research in different areas connect the most advanced academic resources in China and the world turn research results into industrial solutions and bring together talents technologies and capital to boost development

Climate Change and Sustainable Heritage Christian Kersten Hofbauer, Jean Marie Corneille Meuwissen, 2018-10-26 This collection deals with the impacts of climate change focusing on urban regions and heritage related scenarios It assesses the effects of climate change on our cultural and natural heritage disaster management adaptation to climate change and sustainability in building and urban planning Climate change concerns our cultural and natural heritage so it is crucial that we address this issue with regard to all of its social physical and cultural consequences Far reaching actions are needed to adapt the natural and historic environment to make it more resilient to climate change and to limit further damage

Higher Education, Youth and Migration in Contexts of Disadvantage Faith Mkwanaenzi, 2018-11-30 This book explores the lives experiences and the formation of higher educational aspirations among marginalised migrant youth in South Africa Using a case study based in Johannesburg the author illuminates their voices in order to demonstrate the reality faced by these young people in the context of migration to the Global South Within the complex landscape of global and African migration this book draws on detailed narratives to understand the conditions under which aspirations for higher education are or are not developed In doing so the author highlights the value of understanding individual lives experiences and opportunities from a human development point of view capturing the multidimensional disadvantages experienced by migrants in a balanced intersectional manner Balancing empirical data with theoretical analysis this volume tells a rich nuanced story about marginalised migrant youth an essential work for understanding the conditions necessary for such youth to live valuable lives in both local and international contexts This book will appeal to students and scholars of youth migration aspiration and educational opportunities particularly within the Global South

Malaysian Media Studies: Integrating Perspectives (UM Press) Azizah Hamzah, Amira Firdaus, 2016 This edited volume revisits developments in the field of media education and media studies at a time when society is experiencing a ubiquitous

networked digital media environment Rapid advances in media and communication technologies and the accompanying developments in social cultural political and economic realms pose unexpected challenges to the curricula of long established media and communication schools As opposed to rigidly structured nation based mass media systems of the past century the new global media sphere celebrates the breaking down of borders whether spatial cultural or social Today in the second half of the second decade of the 21st century this problem translates into what and how to teach students of media who in all likelihood are more adept media consumers and producers than their teachers In a region where educational institutions and educators don t transform as fast as media technologies do there is a need to problematize and to reflect upon the situation This edited volume examines critical issues related to media studies at local institutions of higher learning and includes a sampling of research charting new directions in local media scholarship Contributions to this edited volume reflect the shared concerns of media educators and researchers in Malaysia and two neighboring countries Indonesia and Thailand Three main themes underscore this volume reflecting their importance to the evolution of media education and to a certain extent research as well Historical development of media education and training Current developments and future trajectories of media education in a globalized digital media environment Analysis of media and society Teaching for Learning and Learning for Teaching Christopher Kloppe, Steve Drew, 2015-10-30 Teaching for Learning and Learning for Teaching focuses on the emerging global governmental and institutional agenda about higher education teaching quality and the role that peer review can play in supporting improvements in teaching and student outcomes This agenda is a pervasive element of the further development of higher education internationally through activities of governments global agencies institutions of higher education discrete disciplines and individual teachers Many universities have adopted student evaluations as a mechanism to appraise the quality of teaching These evaluations can be understood as providing a customer centric portrait of quality and when used as the sole arbiter of teaching performance they do not instil confidence in the system of evaluation by academic teaching staff Providing peer perspectives as counterpoint whether in a developmental or summative form goes some way to alleviating this imbalance and is the impetus for the resurgence of interest in peer review and observation of teaching This book seeks to recognise cases of peer review of teaching in Higher Education to affirm best practices and identify areas that require improvement in establishing local national and international benchmarks of teaching quality

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